



## ***INSURANCE AND REAL ESTATE COMMITTEE***

March 1, 2016

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 96% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

CCM has concerns with the following bills.

**SB 98, "An Act Concerning Health Insurance Coverage for Services Rendered by Acupuncturists"**

**SB 99, "An Act Concerning Benefits Payable for Assessments to Determine a Diagnosis of a Condition and Related Consultations"**

**HB 5230, "An Act Requiring Health Insurance Coverage for Fertility Preservation for Insureds Diagnosed With Cancer"**

These proposals would, among other things, create new or mandated expansions of health insurance policies in order to provide coverage for various treatments, services, procedures, supplies, and/or equipment.

CCM is sympathetic to the intent of these proposals. However, **state-mandated expansions of health insurance coverage would increase insurance costs**. Ultimately, these increased costs would result in higher premiums for municipal employers.

**The non-partisan Office of Fiscal Analysis (OFA) has identified similar mandated coverage proposals to be “STATE MANDATES” on municipalities. OFA has concluded that such “...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...”.**<sup>1</sup>

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our towns and cities – particularly on local programs and services, and (2) **hold these proposals until further analyses is conducted.**

# # #

If you have any questions, please contact Daniel C. Giungi, Senior Legislative Associate for CCM, at [dgiungi@ccm-ct.org](mailto:dgiungi@ccm-ct.org) or (203) 498-3023.

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<sup>1</sup> OFA Fiscal Notes No. 5, 186, 110; 2014.